

# PUBLIC SUBMISSION

<b>As of:</b> October 13, 2011
<b>Received:</b> August 24, 2011
<b>Status:</b> Posted
<b>Posted:</b> October 11, 2011
<b>Tracking No.</b> 80eeb9a2
<b>Comments Due:</b> October 21, 2011
<b>Submission Type:</b> Web

**Docket:** CMS-2011-0140

Uniform Disclosure to Consumers: Benefit Design, Cost Sharing, & Standards for Definitions

**Comment On:** CMS-2011-0140-0002

Summary of Benefits and Coverage and Uniform Glossary

**Document:** CMS-2011-0140-0004

Comment on FR Doc # 2011-21193

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## Submitter Information

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## General Comment

I understand that proposed rule for the Summary of Benefits Coverage and Uniform Glossary will require health insurance plans to provide coverage examples for three health conditions: having a baby, managing breast cancer, and diabetes.

Although these are referred to as "common" health conditions, they are hardly the most common conditions and -- to put it bluntly -- are examples of gender discrimination. Two of these conditions -- having a baby and managing breast cancer -- have the possibility of applying only to women (though a small number of men do get breast cancer, this number is negligible). In addition, the number of those women who have a baby is only a small subset of all women.

Certainly a form of cancer that applies to both men and women would have been a better choice to include as an example than breast cancer. Also, wouldn't a condition that affects a larger portion of the population -- such as cardiovascular disease -- be a better choice than "having a baby"?

I strongly urge that the Department reconsider these "common" examples and select conditions that are more widely applicable to a greater portion of the population, so that the public health benefit of education consumers will be maximized.